

**ENG. RAFAEL E. BRACERO TORRES**  
**ALTO APOLO ESTATES**  
**B-6 D Street**  
**GUAYNABO, PUERTO RICO 00969**

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2019 JAN -9 PM 5:19  
CLERK'S OFFICE  
U.S. DISTRICT COURT  
SAN JUAN, PR

**January 4, 2019**

Tribunal de Distrito de los Estados Unidos  
para el Distrito de Puerto Rico  
150 Chardón Street  
Federal Building  
San Juan, Puerto Rico 00918-1767

Dear sirs:

Although, my claim is included in Annex C of the Document of possible collective objection and I am not obligated to file a response, I will make some clarifications:

1. I am an Investor born and raised in Puerto Rico and a resident of the island of Puerto Rico.
2. Therefore, the distribution of taxable Bonus Seniors COFINA equivalent to the parameters (Bonds equivalent to 93.015% of their values and cash to 2% of their values) do not represent a fair and popular decision for that sector of the country that is closed to 20% of the amount owed, when most of them have contributed to the development of the country in superlative ways as professionals and injecting a large part of their fortunes to the local economy itself.
3. The actual agreement is onerous for all local people and threatens the future of the Group and therefore the economic recovery of our country. It is clear that these large debt must be paid, but in a decent, respectful and satisfactory possible human way. Only so these locals people can continue living in the Puerto Rican Island and contributing it in this stage of their lives.

.....We hope that the personnel and entities in charge of taking the official and final determination of the distribution agreement will do justice to the man and women of this Country.

Cordially,  
  
Rafael E. Bracero Torres

REBT/ab